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ABSTRACT

The implementation of water quality programs in the face of rising costs raises many questions for states and local communities, including: How much can taxpayers afford to pay? Who will pay? How can they pay? Described is an hour-long learning session on financial management that is designed to help citizen advisory groups play an integral role in addressing these questions. A supplementary audiovisual program is available. These materials are part of the Working for Clean Water Project. (Author/WB)

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Working for Clean Water
An Information Program for Advisory Groups

Financial Management

Instructor Guide

U.S. DEPARTMENT OF EDUCATION
NATIONAL INSTITUTE OF EDUCATION

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Financial Management

The implementation of water quality programs in the face of rising costs raises many questions for states and local communities, including: How much can taxpayers afford to pay? Who will pay? How can they pay? The advisory group can play an integral role in addressing these questions and other financial issues.

The objectives of this unit are to provide advisory group members with an understanding of:

- The importance of financial management
- The key steps in the planning process where financial input is crucial
- An awareness of who benefits and who pays
- The role of institutional arrangements on financial management
- The makeup of a financial-institutional plan.

Required Materials

☐ Set of slides with cassette tape for audiovisual presentation, "Financial Management"

☐ Slide projector, cassette tape player, and screen

☐ Set of transparencies with overhead projector or set of flip charts with easel, and/or chalkboard for guided discussion

☐ Copy of the handbook "Financial Management" for each participant

☐ Copy of the financial-accounting checklist for each participant.

Important Notes

1. This instructor guide features several options:

   a. Show the audiovisual presentation without substantive discussion

   b. Discuss aspects such as the importance of financial management, funding sources, and institutional arrangements

   c. A checklist of financial - accounting considerations.

2. If option "c" is chosen, make copies of a financial-accounting checklist for each participant. The checklist can be either a generalized list which the participants may then adapt to meet their needs or you may develop a detailed checklist specific to the local situation. (An example of a checklist can be found in the administrative planning materials available from the Cilren Co. as noted in the Selected Resources section.) Furthermore, an accountant who is familiar with water quality project finance considerations should be available for discussion of the checklist.

3. The introductory discussion on the importance of financial management is a good opportunity to initiate active involvement by the participants. An open-question format with plenty of time for participant responses (what educators call "wait time") will enhance discussion.

4. An opaque object such as a sheet of paper can be used with transparencies to reveal selected items one at a time. This procedure, especially with complex transparencies, usually enhances media presentations.

5. Preview the audiovisual presentation and/or script. Note specific items that may be particularly pertinent to the local situation. Advise the participants to look for these things prior to the showing of the presentation. Then, discuss them following the presentation.

Suggested Activities

Introductory Comments	5 minutes
Audiovisual Presentation	20 minutes
Guided Discussion	30 minutes
Closing Remarks	5 minutes
TOTAL TIME	60 minutes

Introductory Comments (5 minutes)

1. Invite the participants to discuss why financial management is important:

Use chart 1 on Financial Management.

   a. Project costs can be very expensive for local communities. Reasons for the rising local costs include: inflation, increasing levels of wastewater treatment, and WQM/nonpoint source controls implementation dependence on local funds.

   b. Communities must develop adequate financial and management capabilities to meet the requirements for implementing clean water programs.

   c. Identifying economically feasible alternatives can help insure that a community is not overly burdened with an expensive treatment facility or nonpoint source control program.

   d. Effective financial management assists communities in identifying the most cost-effective means of achieving water quality goals, the available financial and managerial capabilities of the community, and the most equitable ways of distributing local costs.

2. The audiovisual presentation illustrates considerations in financial management. Prior to its showing, point out things to look for such as issues pertinent to the local situation, and items of general importance such as funding sources and the distribution of costs. These items then should be addressed in the discussion that follows the audiovisual presentation.

Audiovisual Presentation (20 minutes)

1. Show the slide-tape presentation entitled, "Financial Management".

Audiovisual script is in the Appendix.

2. Ask for brief impressions or comments about the presentation. Dispose of them before continuing with the guided discussion.

Guided Discussion (30 minutes)

Use chart 2 on Facilities Planning.

1. Financial management issues should be considered early, and continue throughout the life of the project or program.

   a. Early consideration helps assure that alternatives are reasonable and affordable.

   b. Continual consideration is necessary because new data becomes available, cost estimates are revised, and other matters arise.

Ask the participants how they can help assure that early consideration is achieved.

Use chart 3 on Cost Issues.

2. Central to financial management is the issue of who benefits and who pays how much. Many politically sensitive issues are involved:

   a. Programs and projects ultimately are financed by various community groups. The financial system should see that users who create the problem bear the costs, and see that users pay their fair shares.

   · What proportions are contributed by industrial and residential users?

   · Will new users be treated the same as the previous ones?

   · Should there be "buy-in" fees for persons in new growth areas who wish to extend the system?

   · Are there portions of the community's low-income population who will not be able to afford even modest increases in utility bills?

   b. Review the user charge system requirements.

   c. Institutional structures may affect the distribution of costs in a service district. What will be the costs for each participating community?

   d. The ways of managing and administrating finances are dependent upon how costs are studied and monitored. Review the options available to the community.

   e. Communication among the planners, the engineers, and the public about program benefits and costs can be facilitated by the advisory group. This involves gauging public perceptions of the need for the program or project, and the willingness of the public to pay for it.

3. Financial arrangements are another important consideration.

a. The identification and assignment of responsibilities for the management and/or implementation of a program or project is essential for developing a complete financial picture.

b. Effective management requires certain administrative activities, including operations and maintenance, continuous planning and monitoring, and regulation. Various agencies may perform these duties, including: governments, special districts, state agencies, and private groups. Discuss those that pertain to the local situation.

Use chart 4 on Institutional Arrangements.

4. The financial-institutional plan is the culminating document for all the financial issues. It provides an analysis which allows local officials, policy makers, and citizens to understand and to help shape the approach to the issues of who pays, how much is paid, and the schedule for payment.

a. The financial-institutional plan should provide the following:

· List of participating agencies

· Responsibilities of each participating agency

· Estimate of the projected annual capital, operation, and management costs required by each agency to carry out its responsibilities

· Funding sources for each cost

· Expected burden on each local citizen and affected institution.

Use chart 5 on Financial Plan.

Of course, it also should make explicit certain assumptions about the current and future conditions of the community, and the risks associated with these assumptions such as population or growth projections.

b. The financial-institutional plan should be a decision document (i.e., it should do more than simply raise issues). Decisions on the issues should reflect an understanding of possible constraints, and should take into account potential implementation problems such as bond ratings and voter approvals.

Use checklist sheets in the Appendix.

5. A financial-accounting checklist can be used to monitor the financial activities of the program or project.

   a. Pass out copies of the checklist you developed.

   b. Briefly go over the main milestones and activities to be accomplished during the program or project. The accountant or financial officer may conduct this briefing.

Closing Remarks (5 minutes)

1. Financial management is more than an after-thought among program or project activities. Loose financial management more than other problems, such as excessive facility design, is responsible for costs becoming ineligible for reimbursement under the Construction Grants Program and the Water Quality Management Program of the U.S. Environmental Protection Agency. It must be a central concern of communities.

2. Discuss any remaining issues.

Selected Resources

Action Handbook: Managing Growth in the Small Community, Part III, Community Action and Growth Management. EPA-908-4-78-005C. Denver, CO: U.S. Environmental Protection Agency, Region 8, July 1978.

This handbook has five chapters which deal specifically with financial management aspects of planning. This document is available to the public through the National Technical Information Service, Springfield, VA 22161. A fee is charged for this document.

Environmental Planning: The Role of Financial Analysis. Washington, DC: U.S. Environmental Protection Agency, Financial Management Assistance Program, May 1980.

This document describes the importance of incorporating financial analysis into the environmental planning process. Some of the major principles of financial analysis are discussed. Copies can be obtained from the Municipal Finance Officers Association, Government Finance Research Center, 750 K Street, NW, Suite 650, Washington, DC 20006.

Financial Systems; Proposals, Price Analysis, Negotiations; Grant Administration. Fair Oaks, CA: The Cilren Co., 1979.

The materials in three handbooks were prepared especially for seminar and workshop training sessions. The sample forms in these documents can be used by the management agency in the preparation and analysis of grant proposals and in the administration of projects. Copies are available from The Cilren Company, 9912 Fair Oaks Boulevard, Fair Oaks, CA 95628. The cost is $53.00 per handbook.

Planning for Urban Stormwater Management: Financial Issues and Options. Washington, DC: U.S. Environmental Protection Agency, Financial Management Assistance Program, May, 1980.

This workbook is designed to serve as a guide for urban stormwater planning and management. It emphasizes financial issues of concern both to persons who play a role in implementation of plans at the local level and to those who bear the costs. It is intended for use by agencies, organizations, and individuals involved in the planning for stormwater management. Copies can be obtained from the Municipal Finance Officers Association, Government Finance Research Center, 750 K Street, NW, Suite 650, Washington, DC 20006.

Rastatter, Clem L., ed. Municipal Wastewater Management: Citizens Guide to Facilities Planning. FRD-6. Washington, DC: U.S. Environmental Protection Agency, Office of Water Program Operations, January 1979. 263 pp.

This handbook is designed to acquaint citizens with important decisions that need to be made in municipal wastewater management. The book lists key decision points throughout the planning process that are crucial to the facility plan and the community. It points out environmental, economic, and social considerations affecting these decisions. It facilitates citizen input, and helps citizens understand the legal tools for their involvement. It is available free of charge from the General Services Administration, (8BRC) Centralized Mailing Lists Service, Building 41, Denver Federal Center, Denver, CO 80225.

Small Community Wastewater Systems: Financial Guidelines for Planning and Management. Draft. Washington, DC: U.S. Environmental Protection Agency, Financial Management Assistance Program, May, 1980.

The workbook is a user-oriented document and includes many illustrations and tables. Its purpose is to highlight the major financial issues in planning for wastewater treatment facilities. It suggests a five-step procedure for financial analysis. It can serve as a primer for planning process participants such as project engineers and advisory groups. Copies can be obtained from the Municipal Finance Research Center, 750 K Street, NW, Suite 650, Washington, DC 20006.

U.S. Environmental Protection Agency. General Grant Regulations and Procedures, Title 40 Code of Federal Regulations, Part 30, June 30, 1978. Federal Register, Vol. 43, No. 127, June 30, 1978. pp. 28484 - 28489.

This document presents the specific rules and regulations which must be met when applying for a sewage facilities construction grant. Your local reference librarian will be able to tell you how to obtain copies of the Federal Register. Copies are also available for $1.00 each from the Office of the Federal Register, National Archives and Records Service, Washington, DC 20408.

Appendix

A. Contents of charts for use by the instructor in the suggested activities. These charts may be used to make transparencies or the contents may be copied onto chalkboards.

1. Financial Management

2. Facilities Planning

3. Cost Issues

4. Institutional Arrangements

5. Financial Plan

B. Copy of the script for the slide-tape program, "Financial Management".

Financial Management

Project expense
Community capabilities
Feasible alternatives
Cost-effectiveness basis

Facilities Planning

Assess current situation
Assess future situation
Identify alternatives
Make environmental assessment
Conduct cost-effectiveness analysis
Select alternative

Cost Issues

Community finances
User charges
Institutional structures
Analysis procedures
Public perceptions

Institutional Arrangements

Municipal government
Special district
State agency
Private group

Financial Plan

Participating agencies
Agency responsibilities
Cost estimates
Funding sources
Cost impacts

Audiovisual Script

FINANCIAL MANAGEMENT

Slide Description	Narrative
1. Focus Graphic: Begin on this slide	Music.
2. Picture: Clean water with words overlay, "Financial Management"	We all agree that clean water is essential to our well being.
3. Graphic: Fisherman landing a dollar sign $	However, in this day of population growth and spiraling inflation, maintaining clean water can be very expensive.
4. Picture: Water quality problems	But the costs of not maintaining clean water can be even more expensive than mere monetary outlays. For this reason, Federal, state, and local governments have committed large amounts of money for financing sewage treatment facilities and other water quality management programs.
5. Picture: Large treatment plant and septic system	It is essential that we get the maximum benefit out of these commitments through good financial planning, control, and direction — activities commonly called financial management.
6. Picture: Advisory group member	As a citizen advisory group member representing the public and various interests, you have a stake in seeing that clean water is achieved in a manner which citizens can afford.
7. Words: What does financial management involve?	Music.
8. Picture: Accountant at desk	Financial management involves the planning, construction, operation, and management costs of programs and projects.
9. Graphic: Financial Management Analysis · Total Costs · Local Share · Finance Capacity · User Payments	At the planning stage, financial management procedures can lead to: · An estimate of total costs for the entire project or program, · An estimate of the local share of the costs for the various alternatives, · An estimate of the capacity for the community to finance its share of the costs, and

	• An estimate of the capacity for users to pay operation and maintenance costs.
10. Graphic: Financial Management Analysis	Financial planning should <u>also</u> lead to:
• Funding Sources • Costs Allocations • Equitable Distribution • Impacts Identification	• The identification of funding sources and revenue-generating systems, • The allocation of costs among communities and individuals, • The equitable distribution of costs among users, and • The identification of secondary environmental impacts such as population growth.
11. Graphic: Library stacks	Unfortunately, adequate financial planning has been hampered by:
	• The absence of information on how to conduct financial analysis for clean water programs.
12. Graphic: People ignoring each other	• The reluctance of water quality management technicians and financial experts to investigate each other's points of view, and
13. Graphic: Local government official	• The recognition that federal and state financial constraints require locally-financed management programs.
14. Words: When should financial management be considered?	Music
15. Graphic: Planning through Financial Management	Early consideration of financial aspects helps to assure adoption of wastewater treatment alternatives and nonpoint source control programs which are affordable.
16. Picture: Advisory group	In addition to getting involved <u>early</u> in planning, the advisory group should supply financial input at key stages or decision points.
17. Words: Facility Planning Steps • Assessment of current situation • Assessment of future situation • Identification of alternatives • Environmental assessment • Cost-effectiveness analysis • Selection of alternative	All the major steps in wastewater facility planning need financial input. These steps are: • The assessment of current issues such as the adequacy of soils for onsite wastewater disposal,

- The assessment of future concerns such as population size and industrial wastes,
- The identification of alternatives, including both innovative or alternative methods and the conventional ones,
- The environmental assessment of both monetary and nonmonetary factors,
- The cost-effectiveness analysis to pick the alternative that best suits the needs of the community, and
- The final selection of an alternative based upon the previous planning steps.

18. Picture: Nonpoint source pollution

Similar considerations are also pertinent to water quality planning.

19. Picture: Nonpoint source BMP

Financial analysis can be important in determining both the appropriateness and affordability of Best Management Practices in the control of nonpoint source pollution.

20. Words: How much does clean water cost local communities?

Music.

21. Words: Understand costs over picture of reports

Costs are an important financial issue in the wastewater system planning process for several reasons:

- First, local decision makers need a thorough understanding of costs to implement a new program.

22. Picture: Treatment alternatives with words overlay, "Compare Alternatives"

- Second, wastewater system cost information is essential for the comparison of water quality alternatives.

23. Picture: Municipal services with words overlay, "Assess Local Impact"

- Third, the local share of costs must be known to assess how other local programs may be adversely affected due to budget limitations.

24. Picture: Draftsman at drafting table

Most cost analyses focus on data for making engineering determinations.

25. Picture: People

However, cost information must be developed to meet the needs of other people involved in the planning process.

26. Picture: Single-family residence	Costs should be calculated for users of individual households so the costs may be compared in terms that people easily understand.
27. Words: Planning considerations . Service area . Future land use . Population projections	In compiling planning information, several important considerations are necessary for the engineering work. However, some of these factors such as service area, future land use and population projections should not be left to the engineer alone, but should be developed
28. Picture: Municipal building	with city and county governments and reviewed by local officials and the advisory group.
29. Graphic: showing . Wastewater collection system . Wastewater treatment . Sludge handling and disposal	At a minimum, costs should be developed at five-year intervals for each capital and operating expenditure for wastewater collection; for waste water treatment; and for sludge handling and disposal.
30. Picture: Sediment detention basin	Both capital and operating costs should also be developed for nonpoint control facilities, for example sediment basins.
31 Graphic: Eligible vs Ineligible	Some items are not eligible for federal funding. For instance house connections are not eligible under the U.S. EPA Construction Grants Program.
32. Words: How can local communities pay their share?	Music. The full range of capital and revenue generating mechanisms should be considered with discussion of their advantages and disadvantages.
33. Graphic: Revenue Sources	Potential revenue sources include those from both intergovernmental and local means.
34. Graphic: Intergovernmental sources of capital	Intergovernmental sources of capital include loans and grants from the Farmers' Home Administration, state construction loans and grants, Housing and Community Development Act Grants, grants from the U.S. Environmental Protection Agency, and funds from the Agriculture Stabilization and Conservation Service.

35.	Graphic:	Local sources of capital	Local sources of capital include general obligation bonds, revenue bonds, special assessment bonds, and special district bonds.
36.	Graphic:	Local sources of O&M funds	Local sources for operation and management income include ad valorem (or add-on taxes), general occupation taxes, connection charges, inspection fees, special assessments and — of course — user fees.
37.	Picture:	Agricultural erosion control	Some nonpoint source pollution programs require financial cost sharing participation from farmers, developers, and other business persons.
38.	Graphic:	Community concerns	Tapping community resources usually involves tradeoffs. Environmental programs such as air and water quality are only a part of the local concerns. The total financial picture for the community must be considered.
39.	Picture:	Roads or school, and nonpoint source pollution controls	If money is spent for water quality management it may not be available for roads, schools, and other uses.
40.	Graphic:	People's queries	Some important questions related to costs include: • What are existing financial conditions? • What is the community's ability to incur further debt? • What will happen to the community's other capital investment priorities? • Does the financial analysis for the water quality management provide sufficient information for good decisions?
41.	Words:	Who benefits and who pays?	Music The determination of the amount paid by the users for operation and management is very important.
42.	Picture:	Industry and community	The various users should pay their fair share. Before the public can be expected to support the revenue plan they should be aware of who benefits from the plan.

43.	Words: Financial Management Issues • Proportionate costs • Equitable user fees • Affordability	Common issues that arise include: • Will the cost to industries and commercial establishments using the municipal treatment plant be proportionate to their usage or will costs for controlling nonpoint source pollution be equiably distributed? • Will new users be treated the same as present users? • Are there portions of the community's population which will not be able to afford the increased costs?
44.	Graphic: User charge system sign post	In wastewater facility and water quality planning, the user charge system is a method for financing the costs for operation and management.
45.	Words: User Charge System • Distribute costs proportional to use • Offset O&M costs • Operate by Legislative enactment • Undergo reviews and revisions	U.S. EPA regulations require that the user charge system for collection and treatment facilities: • Distribute costs to each user proportional to the use of the facility • Offset the total O&M costs of the treatment facility • Operate by legislative enactment of the appropriate authority • Undergo reviews and revisions to reflect actual O&M octs.
46.	Picture: Septic System	Nonpoint source pollution control programs also may rely upon user charges to pay for the operation and management costs. For example routine septic system inspections may be financed through a user charge system.
47.	Graphic: Cost recovery pie	The share of local capital costs may be recovered by any revenue generating method including user charges such as sewer bills, ad valorem taxes, surcharges, assessments, and connection charges.
48.	Words: What are the impacts of various institutions?	Music.
49.	Picture: Treatment plant and soil detention basin	Effective management of a wastewater system or a nonpoint source pollution control program requires administrative activities. These include planning, monitoring, regulation, and operation and management.

50. Words: Water Quality Management

- City or county government
- Special district
- State agency
- Private firm
- Intergovernmental agency

Any of a number of different agencies may manage water quality, including:

- city or county government
- special district
- state agency
- private firm, or
- intergovernmental agency.

51. Graphic: Factors in agency selection book

Selection of an agency should be based on managerial, legal, institutional, and financial factors.

52. Words:

Managerial

- Does the agency have the technical skills?
- Does the agency have proven managerial capability?

Managerial concerns might include:

- Does the agency have the technical skills?
- Does the agency have proven managerial capability?

53. Words:

Legal

- Who has legal authority?
- Does case law support this type of organization?

Legal considerations involve:

- Who has legal authority?
- Does case law support this type of organization?

54. Words:

Institutional

- What are the public attitudes?
- Is the agency accountable to the public?
- How does the agency relate to existing programs?

Questions concerning institutions might include:

- What are the public attitudes toward the agency?
- Is the agency accountable to the public?
- What is its relationship to existing programs?

55. Words:

Financial

- Can the agency secure funds?
- Can the agency generate funds in publicly-acceptable manner?

Financial questions might include:

- Can the agency secure funds?
- Can the agency generate funds in publicly-acceptable manner?
- How well can the agency manage grant funds

	· How well can the agency manage grant funds?	Other factors can strongly influence project finances.
56.	Words: What secondary impacts should be considered in financial analysis?	Music. Issues arise which are indirect outcomes of the original project or plan. These indirect outcomes are called secondary impacts.
57.	Picture: People fishing in clean stream with overlay, "Secondary Impact"	A favorable secondary impact of cleaner streams may be better fishing that attracts tourists to an area.
58.	Picture: Land Treatment	Another would be the cash benefit from wastewater treatment alternative such as land disposal. This may generate revenues from the sale of crops.
59.	Picture: Sewer interceptor and development with overlay, "Secondary Impact"	An unfavorable impact, on the other hand, may be suburban sprawl resulting from the extension of a sewer interceptor.
60.	Picture: Advisory group	The advisory group can also lend insights into other secondary impacts such as: · the effect upon intergovernmental cooperation, and · the finanical impacts on households and community. Concerns for secondary impacts, institutional arrangements, and financial strategies can be dealt with through a financial/institutional plan. All water quality management plans should have a financial/institutional element.
61.	Words: What is a financial/ institutional plan?	Music. The financial/institutional plan is a plan of action.
62.	Words: Financial/Institutional Plan · Listing of agencies · Responsibilities · Annual costs · Funding sources · Charges	A financial/institutional plan should be prepared at the culmination of the financial analysis. The plan should provide certain information, including: · A list of participating agencies, · The responsibilities of each agency, · An estimate of annual capital and operating costs for each agency, · The funding sources for each cost, and · The expected charges to each local citizen and affected institutions.

63.	Picture: Advisory group	Of course, a plan does not guarantee satisfactory management of finances. Plan implementation is a key. The advisory group should be satisfied that the management agency responsible for the grant is capable, and worthy of having your trust when managing public monies.
64.	Picture: Advisory group	In reviewing the financial-institutional plan, the advisory group should seek answers to these questions.
65.	Words: Community responsibility?	Is the community willing to undertake the financial responsiblity?
	Obligations?	Can the community meet the obligations of the grant?
	Ability to pay?	Are the anticipated costs accurate, equitable, and do they have minimal adverse impacts?
66.	Words: The community is responsible!	In wastewater facility planning, the community is responsible for the total management of the grant. If mismanagement occurs and significant costs thought to be grant eligible are disallowed in the final audit, the community must make up this revenue loss.
67.	Graphic: Man at carnival ringing bell labeled self sufficiency	The municipality also is responsible for ongoing costs. Municipal self-sufficiency is the community goal.
68.	Picture: Split Screen	Music.
	Treatment plant/NPS BMP	We all realize that water quality management investments can be very expensive. Therefore, it is important that we get the maximum benefits from our investments. In this discussion we have seen how financial management can help ensure that we get the maximum benefits.
69.	Words: What does financial management involve?	Financial management involves planning, construction, operation, and management costs.
70.	Words: When should financial management be considered?	To be effective, financial management should begin early in the planning stages and carry through to the end.

71.	Words:	How much does clean water cost local communities?	It should point out how much individual households will pay for the program or project.
72.	Words:	How can local communities pay their share?	It should show how communities will pay their share of the costs.
73.	Words:	Who benefits and who pays?	It should explain who benefits and who pays.
74.	Words:	What are the impacts of the various institutions?	It should investigate the impact of various institutional arrangements.
75.	Words:	What secondary impacts should be considered in financial analysis?	It should identify secondary impacts (which are the indirect effects of the alternative) and,
76.	Words:	What is a financial/ institutional plan?	financial management should be carried out as a financial-institutional plan, an action oriented document containing the information that is needed to finance and manage clean water programs.
77.	Picture:	Advisory group with one person highlighted	As an advisory group member <u>you</u> should insure that a good financial management plan is conducted. Never lose sight of your overall role to help the agency plan, develop, and manage a water pollution control project or program that provides the citizens their money's worth, and does <u>not</u> place unnecessary economic, environmental, and fiscal burdens on the community.
78.	Credit Slide		Music.

Working for Clean Water is a program designed to help advisory groups improve decision making in water quality planning. It aims at helping people focus on essential issues and questions, by providing trained instructors and materials suitable for persons with non-technical backgrounds. These materials include a citizen handbook on important principles and considerations about topics in water quality planning, an audiovisual presentation, and instructor guide for elaborating points, providing additional information, and engaging in problem-solving exercises.

This program consists of 18 informational units on various aspects of water quality planning:

- Role of Advisory Groups
- Public Participation
- Nonpoint Source Pollution: Agriculture, Forestry, and Mining
- Urban Stormwater Runoff
- Groundwater Contamination
- Environmental Assessment
- Municipal Wastewater Processes: Overview
- Municipal Wastewater Processes: Details
- Small Systems
- Innovative and Alternative Technologies
- Industrial Pretreatment
- Land Treatment
- Water Conservation and Reuse
- Multiple Use
- Facility Planning in the Constructions Grants Program
- Cost-Effectiveness Analysis
- Wastewater Facilities Operations and Maintenance
- Financial Management

The units are not designed to make technical experts out of citizens and local officials. Each unit contains essential facts, key questions, advice on how to deal with the issues, and clearly-written technical backgrounds. In short, each unit provides the information that citizen advisors need to better fulfill their role.

This program is available through public participation coordinators at the regional offices of the United States Environmental Protection Agency.